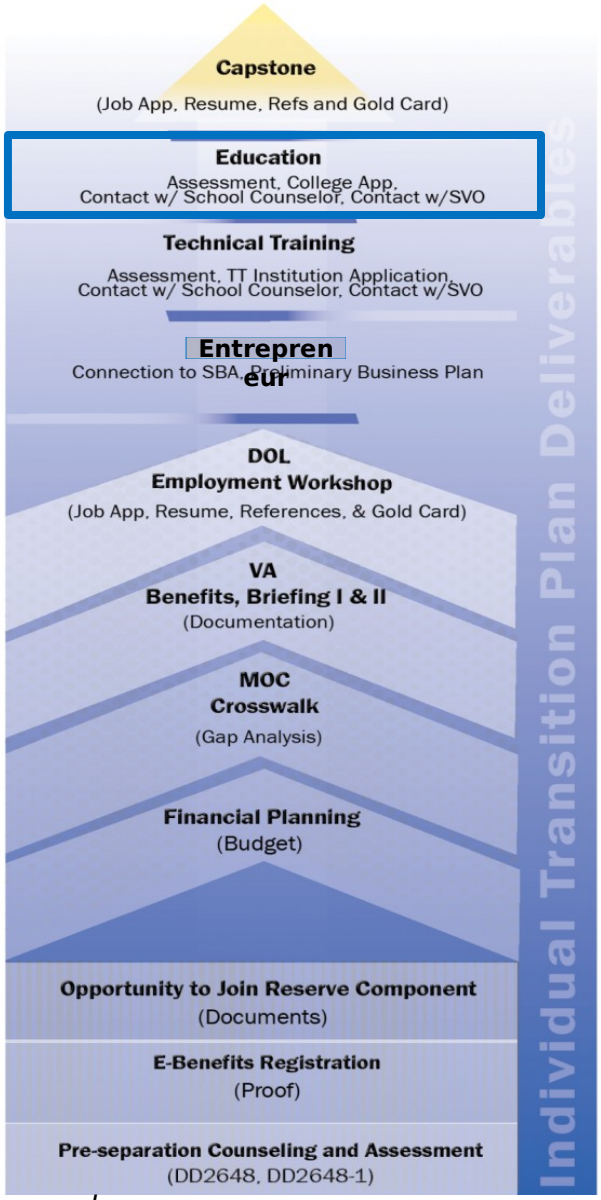
Accessing Higher Education

ITP Roadmap



Capstone
Servicemembers participate in Capstone to validate and verify that they are prepared to be successful following military service by producing documentation that they meet all Career Readiness Standards (CRS).

Entrepreneurship Track
Servicemembers pursuing self-employment in the private or non-profit sectors learn about the challenges faced by entrepreneurs; the benefits and realities of entrepreneurship, and the steps toward business ownership.

Career Technical Training Track
Guides and assists Servicemembers pursuing career technical training with preparing for researching and selecting institutions and technical fields.

Accessing Higher Education Track
Guides and assists Servicemembers pursuing college education with preparation for the college application process. Topics covered include: identifying educational goals, finding education funding, and researching and comparing institutions.

DOL Employment Workshop
Informs and assists transitioning Servicemembers with preparation of the tools and steps required for a successful transition to civilian employment.

VA Benefits Briefings I & II
Informs transitioning Servicemembers of their Veterans entitlements.

MOC Crosswalk
Translates military skills, training, and experience into civilian skills, education, and credentialing appropriate for civilian jobs

Financial Planning for Transition
Provides information and tools needed to identify post-transition financial responsibilities, obligations, and goals.

Continuum of Military Service Opportunity Counseling
Informs Servicemembers of the opportunity to continue their military service by joining a Reserve Component.

E-Benefits Registration
Provides web-based information to Servicemembers, Veterans, and their family members on how to access Veterans benefits, resources, services, and support.

ACOR-approved Enhanced

Higher Education Overview

This course is designed to guide you through the variety of decisions involved in choosing a degree program, college institution, and funding considerations, as well as completing the admissions process.

“Education is the most powerful weapon which you can use to change the world”

Nelson Mandela

Career Readiness Standards

- Completed an individual assessment tool to assess aptitudes, interests, strengths, or skills
- Completed a comparison of higher education institutions
- Completed an application for admission or received an acceptance letter from a higher education institution
- Confirmed one-on-one counseling with a higher education institution advisor via phone, email, or letter.
- Updated ITP Education Block

Materials

- Results from MOC Crosswalk GAP Analysis
- Verification of Military Experience and Training (VMET)
- Transcripts from Military and other education institutions
- ITP
- 12 month post-separation budget
- Individual assessment results

Course Overview

Section 1: Personal and Career Goals

Section 2: Higher Education Selection Factors

Section 3: Funding Factors

Section 4: Admission Requirements

Classroom Contract

- Accountability (Sign In)
- Attendance
- Cell Phone Use
- Taking Breaks
- Participation
- Expectations

Ice Breaker

Individual Skills Assessment

Haven't done this? Visit one of the following websites:

- Kuder Journey through DANTES http://dantes.kuder.com/
- My Next Move Interest Profiler http://www.mynextmove.org/explore/ip

If you have completed the Individual Skills Assessment, start learning how to write a scholarship essay

Section 1: Personal and Career Goals

Competency

- Evaluate personal goals and career goals
- Leverage the evaluation of personal/career goals to make informed decisions regarding potential institution selection

Learning Objectives

- Incorporate personal goals and career goals into the College Comparison Chart

Career Goals

- MOC Crosswalk
- Gap Analysis
- Skill Interest Inventory
  - KUDER Journey
  - My Next Move Interest Profiler

Understanding Your Skills Assessment

- **Career assessment – a vital first step**
- **6 Career Groups**
- **DD Form 2958**

ACOR-approved Additional

Personal Factors

- Location
- Family Requirements
- Budget
- Veterans Success on Campus
- Academic Readiness

NOTE: Record any financial constraints on your ITP

ACTIVITY

1) Analyze Career Goal

- Write down your career goal in space provided

2) Degree Program Priorities

- Rate the Personal Factors listed by order of importance
- Write down your reason for each rating

Section 2: Institution Selection

Competency

- Evaluation of higher education institutions and degree programs
- Make informed decisions regarding degree programs

Learning Objectives

- Compare and contrast types of institutions and degree programs
- Identify degree programs to transfer recommended military credit

Selection Factors

Accreditation
Degree Program Veterans Support
Guard and Reserve Obligations
Methods of Instructional Delivery

Culture
Transfer of Recommended Military Credits
Graduation/Retention rates
Servicemembers Opportunity College (SOC) Consortium

Factors that Influence Selection of Higher Education

Other Selection Factors

- Public vs. Private
- 2-Year vs. 4-Year
- For-Profit vs. Not-for-Profit
- Additional information referencing factors to consider can be found at:

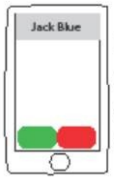
  GI Bill: http://benefits.va.gov/gibill/comparison

  College Navigator: www.nces.ed.gov/collegenavigator

Principles of Excellence

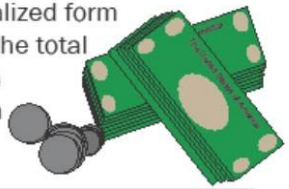
The Principles of Excellence

The Obama Administration has made **veteran educational success** a priority. **Executive Order 13607**, Establishing Principles of Excellence for Educational Institutions **Serving Service Members, Veterans, Spouses, and Other Family Members,** calls for federal agencies to work together to ensure that educational institutions effectively serve those who have served our nation. America's colleges and universities play a critical role in ensuring that veterans have access to **high-quality educational experiences** and **postsecondary opportunities**. Implemented through collaboration between the **Departments of Defense, Education,** and **Veterans Affairs (VA),** the Principles of Excellence are **guidelines for educational institutions receiving funding from the VA.**

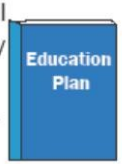


Designate a point of contact to provide academic and financial advice.

Provide students with a personalized form covering the total cost of an education program.



Provide educational plans for all military and Veteran education benefits.



Accommodate Service members and Reservists absent due to service requirements.

Accreditation

Ensure accreditation of all new programs prior to enrolling students.

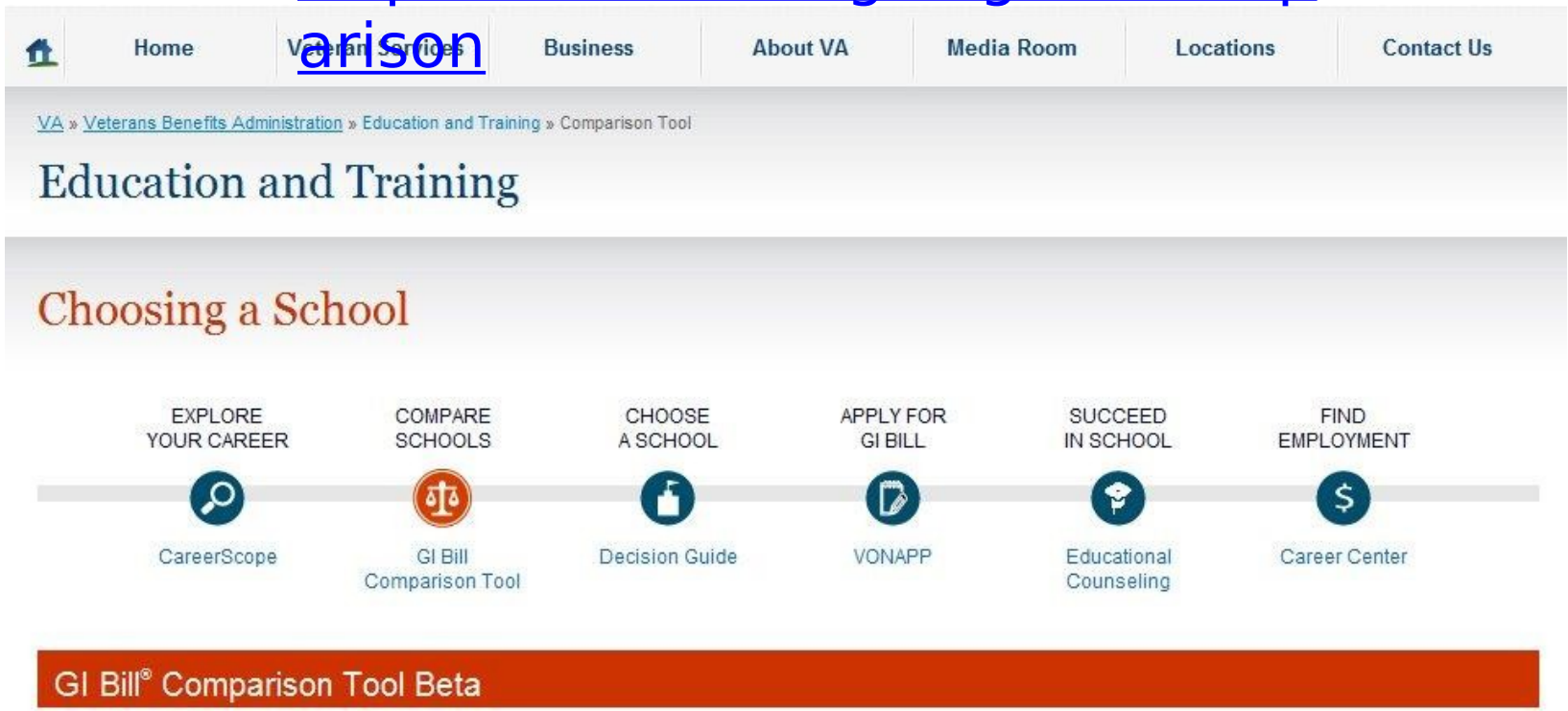
End fraudulent and aggressive recruiting techniques and misrepresentation.

Title IV

Align institutional refund policies with those under Title IV, which governs the administration of federal student financial programs.

GI Bill Comparison Tool

A useful tool when comparing schools
http://benefits.va.gov/gibill/comparison



Transfer of Recommended Military Credit

Where to Find Your Military Credit Recommendations:

http://jointservicetranscript.com/ or
http://www.au.af.mil/au/ccaf/

Evaluator for Military Credits –
American Council on Education (ACE):

http://www.acenet.edu/militaryguide

Degree Program

- Important nuances between degree programs
- A prescribed set of courses set by the college or university to complete a specific degree program
- Core Courses vs. Electives
  - Credits required to graduate
- Review all courses in your field of study
  - Do they cover your interests/career goals?
- Transferring credits
- Degree types: AA; AS; AAS; AGS; BA; BS; MA; MS; MBA; doctoral

Degree Plan

- An outline of degree requirements for a major
- Colleges provide degree plans for planning only
- Consult with academic advisor to confirm plan
- Catalogs specify degree requirements for graduation
- Requirements and courses vary by college

Key to developing your degree plan -
speak to your college advisor!!

Sample: Undergraduate Sociology Degree Plan

Lower Division Requirements (9 SH)

- SO 200 – Introduction to Sociology (3 SH)
- SO 203 – Social Problems (3 SH)
- SO 204 – Introduction to Cultural Anthropology (3 SH)

Upper Division Requirements (24 SH)

- SO 403 – Sociology Theory (3 SH)
- SO 404 – Methods of Social Research (3 SH)
- SO 499 – Majors Seminar (3 SH)
- Upper Division Sociology Electives (15 SH)

Servicemembers Opportunity Colleges (SOC) Consortium

SOC Consortium members commit to the following criteria:

- Reasonable Transfer of Credit
- Reduced Academic Residency
- Credit for Military Training and Experience
- Credit for Nationally-Recognized Testing Programs

Accreditation

- **Definition**: Recognition that an institution maintains standards requisite for its graduates to gain admission to other reputable institutions of higher learning
- **Goal**: Ensure the education provided meets acceptable levels of quality
- **Levels of Accreditation**
  - Institutional
  - Specialized or Programmatic
- **Types of Accreditation**
  - Regional
  - National

College Comparison Chart

Appendix A: College Comparison Chart¶

Institution Factors¤	Institution #1¤	Key Dates¤	Institution #2¤	Key Dates¤
Name of Educational Institution and Website:¤	¤	¤	¤	¤
Does the campus setting meet your needs?¤	¤	¤	¤	¤
What type of location (Urban, College Town, etc…) is the School?¤	¤	¤	¤	¤
Does the School accept military recommended credits? If so, how many?¤	¤	¤	¤	¤
How many credits can you transfer into this School?¤	¤	¤	¤	¤
What type of accreditation does this School have (Regional vs. National)?¤	¤	¤	¤	¤
Does the School offer your desired Degree Program?¤	¤	¤	¤	¤

Web Exploration Activity

1) Visit College Navigator to locate 2 schools to compare
   http://nces.ed.gov/collegenavigator
2) Visit the GI Bill Comparison Tool website
   http://www.benefits.va.gov/gibill/comparison
3) Research the following questions and update College Comparison Chart
   - Has your institution signed the Principles of Excellence?
   - What are the graduation and retention rates?
   - Is your institution accredited? Regional or National?
   - Research the transfer credit policy and procedure
   - Request a copy of your JST http://www.jointservicestranscript.com/
   - Is your institution a SOC Member? http://www.soc.aascu.org/
   - Review ACE Military Guide www.acenet.edu

Institution Culture

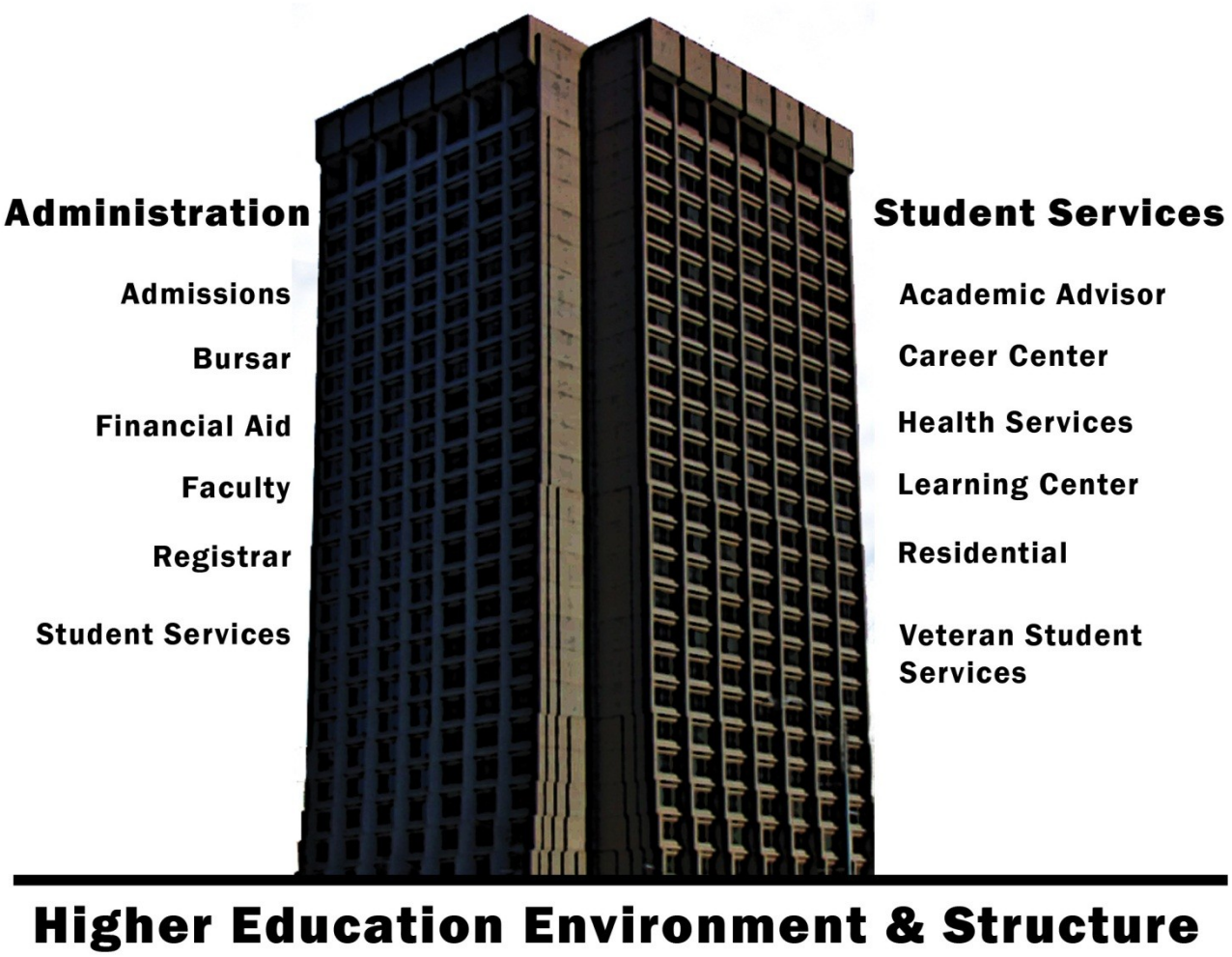
Factors to Consider

- Ideology of faculty
- Size of student body
- Size of town, city
- Number of veteran students
- Mission and vision
- Reputation and history
- Student Activities

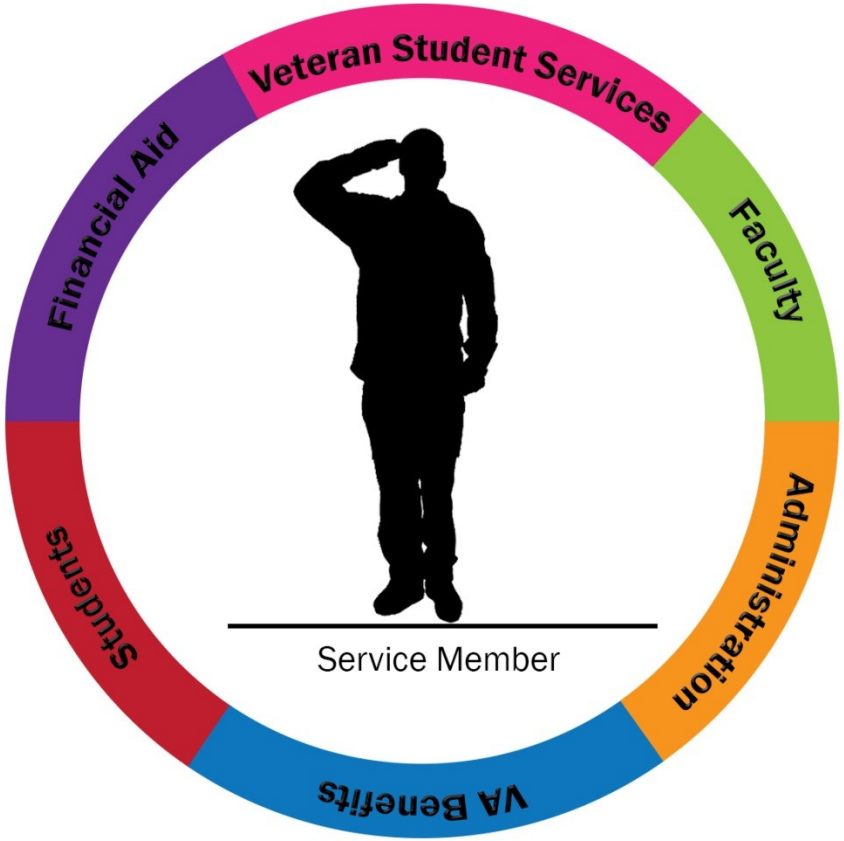
Methods to explore college culture

- Open House
- Campus Tour
- Sit in on a class
- Meet with a faculty member
- Student orientation
- Video
- Talk to other students

Higher Education Environment & Structure



Servicemember Interactions in a Higher Education Environment



- Important to learn about all available resources.
- Research veterans support groups:
  http://www.studentveterans.org/
- Ask questions when looking for veteran-friendly schools
  - What veteran services are provided?
  - How many veterans attend your school?
  - What is the graduation rate of your veterans?

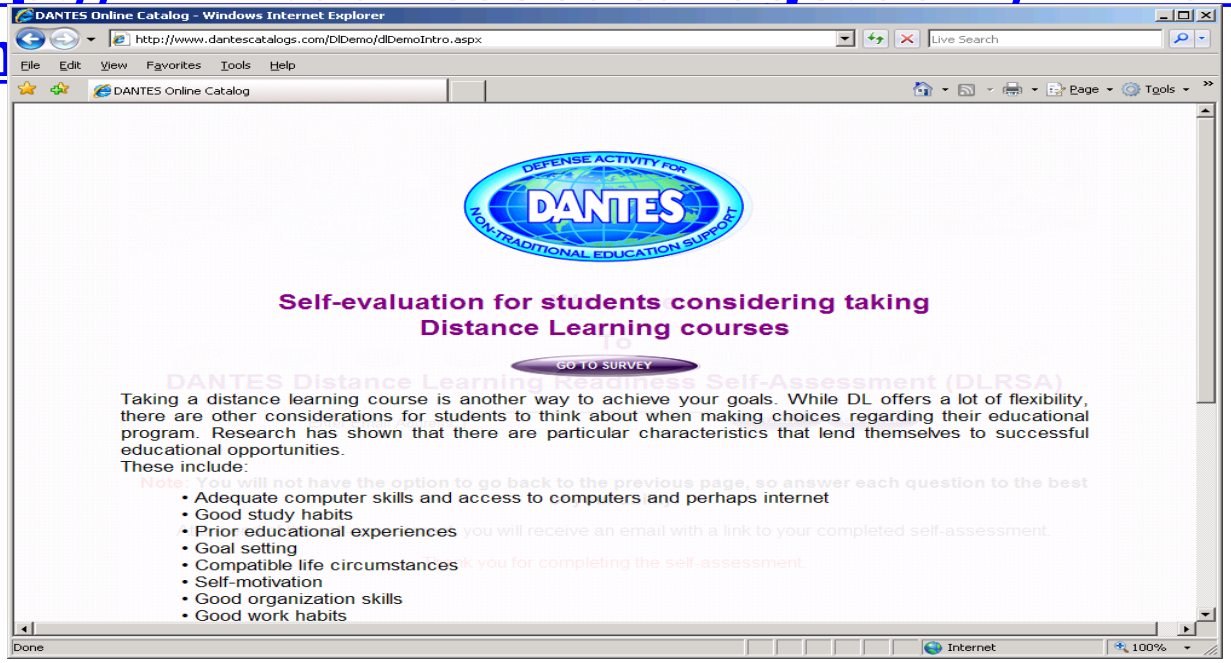
Methods of Instructional Delivery

- Classroom (traditional)
- Online (eLearning)
- Hybrid (combination)
- Guided Independent Study
  - Benefits and challenges of online learning

Benefits	Challenges

DANTES Distance Learning Readiness Self-Assessment

- Useful tool to assess readiness for distance learning: **http://www.dantescatalogs.com/DlDemo/dlDemoIn**


DANTES Online Catalog - Windows Internet Explorer
http://www.dantescatalogs.com/DlDemo/dlDemoIntro.aspx
File Edit View Favorites Tools Help
DANTES Online Catalog
DEFENSE ACTIVITY FOR NON-TRADITIONAL EDUCATION SUPPORT
DANTES
Self-evaluation for students considering taking Distance Learning courses
GO TO SURVEY
Taking a distance learning course is another way to achieve your goals. While DL offers a lot of flexibility, there are other considerations for students to think about when making choices regarding their educational program. Research has shown that there are particular characteristics that lend themselves to successful educational opportunities.
These include:
• Adequate computer skills and access to computers and perhaps internet
• Good study habits
• Prior educational experiences
• Goal setting
• Compatible life circumstances
• Self-motivation
• Good organization skills
• Good work habits
Done
Internet
100%

Guard and Reserve Mobilization

- Does school offer flexibility?
- Can degree be completed online?
- Can you be readmitted if you have to suspend your studies for military duty?
- How does mobilization affect VA benefits?

Veterans Support

- Veteran's Service Office
  - Referrals to community resources
  - Provide information on VA benefits
  - Assistance navigating the campus

- VA Certifying Official (Financial Aid)
  - Liaison between college and Department of Veterans Affairs

Veterans Organizations

- **Student Veterans of America**
  - Peer-to-peer network
  - www.studentveterans.org

We provide military veterans with resources, support, and advocacy needed to succeed in higher education and post-graduation. Read more about us
Support SVA
About Us
What We Do
Media & News
Partners &
SVA
MILLION RECORDS PROJECT
Research from Student Veterans of America
#MillionRecords
Veterans Are Succeeding
See the full results and join the conversation. Learn More
Email News Sign Up
SVA email updates and news
Enter Email Address
GO

- **Centers of Excellence**
  Comprehensive program within colleges to coordinate academic, financial, physical and social needs of veteran students.

U.S. Department of Education

Web Exploration Activity

Visit the institution's home page or College Navigator

1) Research the following information:

- Student Services offered through your institution.
- Veteran Support Services on campus and in the local community.
- Veterans Organizations on campus and in the local community.

2) Complete the DANTES Online Readiness Self-Assessment Tool.

Update the information on the College Comparison Chart.

Review and Preparation

- **Review of Day 1**
  - Career Goals
  - Higher Education Selection Factors
- **Preparation for Day 2**
  - Update ITP and bring to class
  - Request JST
  - Review the ACE Military Guide
  - Remember to bring your Gap Analysis, Individual Transition Plan, and Financial Planning Worksheet from Transition GPS

Accessing Higher Education

Section 3: Funding Factors

Competency

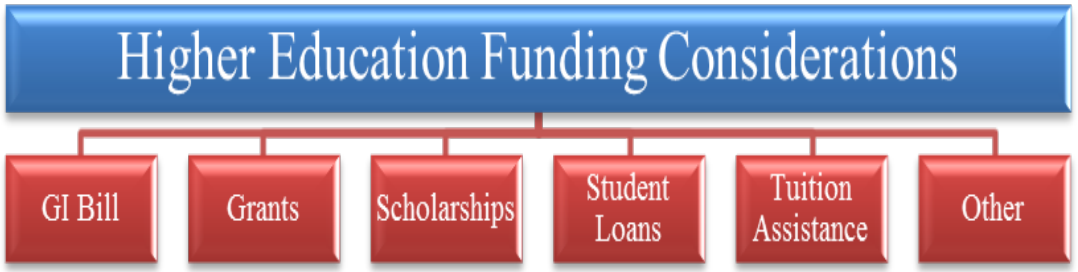
- Develop working knowledge of education benefit programs, eligibility, and funding options
- Make informed decisions regarding cost of degree programs

Learning Objectives

- Veterans Administration (VA) GI Bill
- Types of Federal Student Aid to supplement the VA Post-9/11 GI Bill
- Applying for Aid using the Free Application for Federal Student Aid (FAFSA)
- The Financial Aid Shopping Sheet
- How to search for scholarships

Funding Considerations

- In/Out of State Tuition
- Acceptance of GI Bill
- Yellow Ribbon Participant
- Scholarships for Veterans



In-State/Out-of-State

- **In-State or Out-of-State Tuition**
  - Check the website (www.studentveterans.org) for information regarding tuition costs and verifying in-state tuition eligibility
  - Check under veterans information to see if you are considered in-state
  - Check with the school's Veteran Services to determine eligibility

Group Activity

Discuss three aspects of both the Montgomery GI Bill and Post 9/11 GI Bill you learned during VA Benefits Briefings:

	Montgomery GI Bill Active Duty	Post 9/11 GI Bill
1.		
2.		
3.		

GI Bill

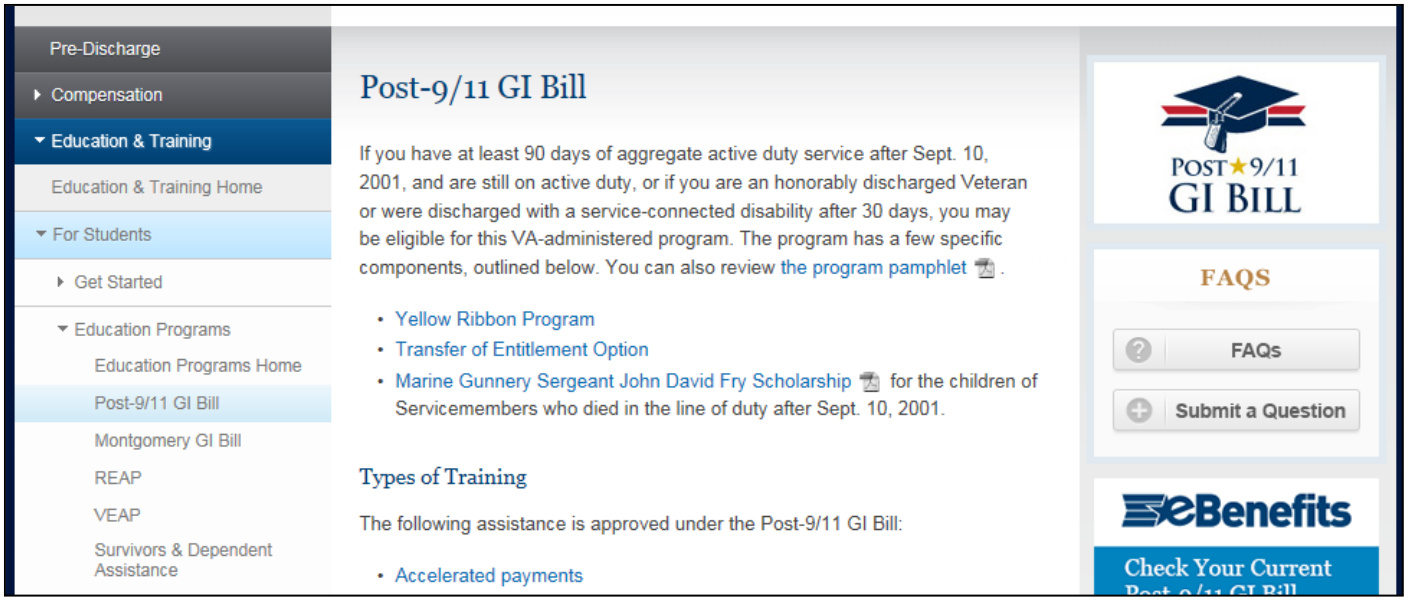
- Different Types of GI Bill
  http://www.benefits.va.gov/gibill/
- Addendum Covers
  - Eligibility
  - Benefits
  - Entitlements
  - Delimiting Date

	Post-9/11 GI Bill (Ch. 33)	Montgomery GI Bill Active Duty (MGIB-AD) (Ch. 30)	Dependents' Educational Assistance (DEA) (Ch. 35)	Montgomery GI Bill Selected Reserve (Ch. 1606)	Reserve Education Assistance Program (REAP) (Ch.1607)
Eligibility	Eligibility criteria are complex. The following statements are general snippets about eligibility criteria. Students should file an application and the Regional Processing Office can determine overall eligibility and any conditions that may apply.				
	Servicemembers who served on active duty for at least 90 aggregate days after 9/10/01.	2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves.	Veteran's death or permanent and total disability result of service.	Completion of initial active duty for training. Must be active Reservist with 6-year obligation.	90 days or more active duty support of contingency operation or full-time National Guard duty responding to

Post-9/11 GI Bill (CH 33)

- Eligibility
- Types of Training & Programs

http://www.benefits.va.gov/gibill/post911_gibill.asp


Pre-Discharge
Compensation
Education & Training
Education & Training Home
For Students
Get Started
Education Programs
Education Programs Home
Post-9/11 GI Bill
Montgomery GI Bill
REAP
VEAP
Survivors & Dependent Assistance
Post-9/11 GI Bill
If you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. The program has a few specific components, outlined below. You can also review the program pamphlet .
Yellow Ribbon Program
Transfer of Entitlement Option
Marine Gunnery Sergeant John David Fry Scholarship for the children of Servicemembers who died in the line of duty after Sept. 10, 2001.
Types of Training
The following assistance is approved under the Post-9/11 GI Bill:
Accelerated payments
POST★9/11 GI BILL
FAQS
FAQs
Submit a Question
eBenefits
Check Your Current

Yellow Ribbon Program

To receive benefits under the Yellow Ribbon Program

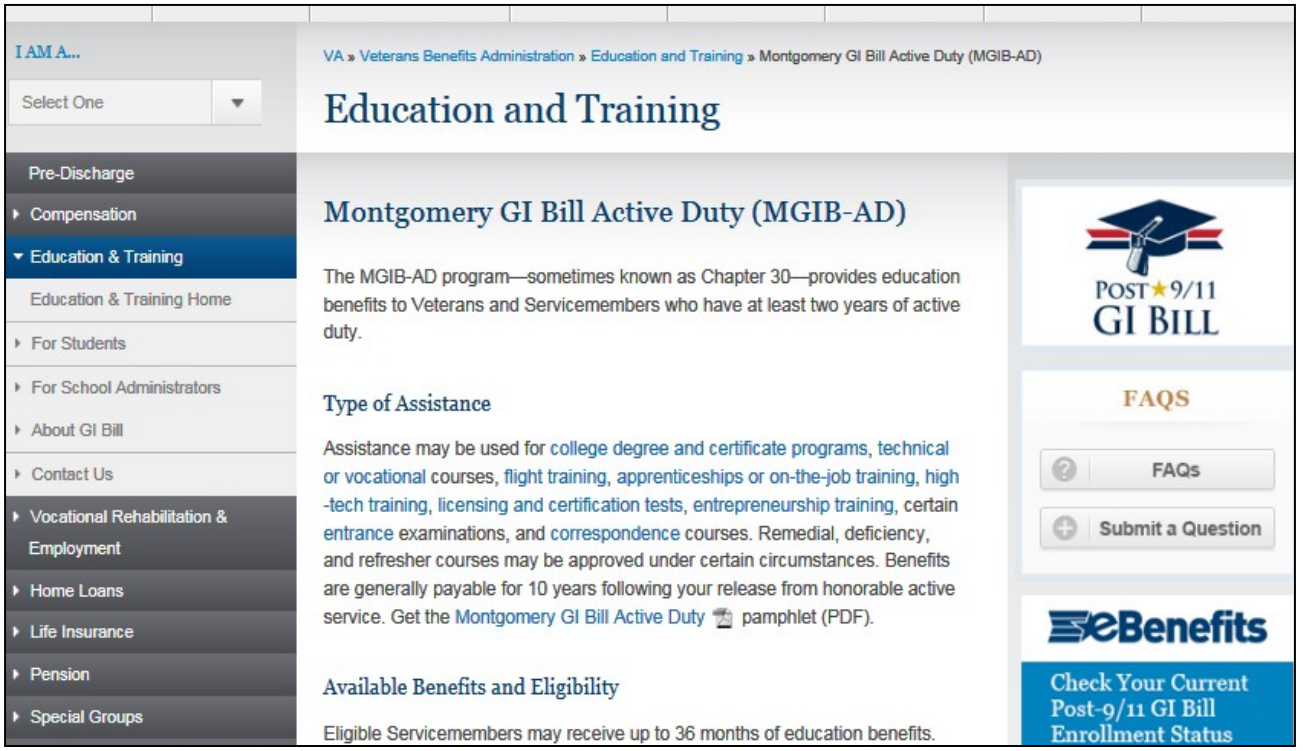
- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill
- You must not be on active duty or a spouse transferee of an active duty member
- Your school must agree to participate in the Yellow Ribbon Program
- Your school must have not offered the Yellow Ribbon Program to more than the maximum number in their participation agreement

http://www.benefits.va.gov/gibill/yellow_ribbon.asp

Montgomery GI Bill (CH 30)

- Eligibility
- Benefits & Restrictions

http://www.benefits.va.gov/gibill/mgib_ad.asp


I AM A...
Select One
Pre-Discharge
Compensation
Education & Training
Education & Training Home
For Students
For School Administrators
About GI Bill
Contact Us
Vocational Rehabilitation & Employment
Home Loans
Life Insurance
Pension
Special Groups
VA » Veterans Benefits Administration » Education and Training » Montgomery GI Bill Active Duty (MGIB-AD)
Education and Training
Montgomery GI Bill Active Duty (MGIB-AD)
The MGIB-AD program—sometimes known as Chapter 30—provides education benefits to Veterans and Servicemembers who have at least two years of active duty.
Type of Assistance
Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Benefits are generally payable for 10 years following your release from honorable active service. Get the Montgomery GI Bill Active Duty pamphlet (PDF).
Available Benefits and Eligibility
Eligible Servicemembers may receive up to 36 months of education benefits.
POST 9/11 GI BILL
FAQS
FAQs
Submit a Question
eBenefits
Check Your Current Post-9/11 GI Bill Enrollment Status

ACOR-approved Additional

CH 1606 and CH 1607

Other GI Bill Options:

- MGIB – Selected Reserve (CH 1606)
  http://www.benefits.va.gov/gibill/mgib_sr.asp
- Reserve Education Assistance Program (REAP – CH 1607)
  http://www.benefits.va.gov/gibill/reap.asp

Talk to the VA!

GI Bill Factors to Consider

- Most of the time the Post 9/11 is more generous
- Exceptions may include:
  - Low MHA
  - Inexpensive school (i.e. community college)
  - Other sources of funding are covering tuition
  - Percentage of benefit is not 100%
- Key factor is the school that you choose!

Transferring 9/11 GI Bill to Spouse and Dependents

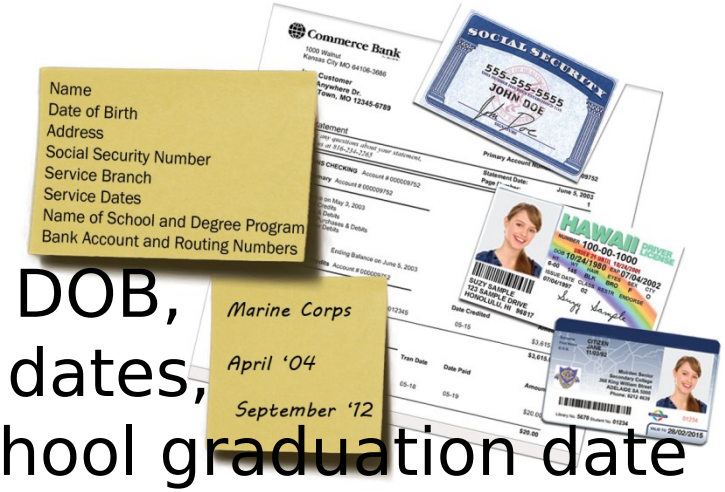
- Minimum requirements for transfer to a dependent
- Cannot transfer after leaving the military
- Special rules for use by spouse or child
- Transfer does not automatically extend contract
- Transfer to dependent switches you to 9/11 GI Bill
- Special rules for mandatory retirement and medically- boarded Servicemembers

Guard and Reserve Mobilization

- GI Bill Considerations
- Top-Up Program
- Caution:
  - Dropping a class when using GI Bill
  - Impact on FAFSA benefits
- MGIB – Selected Reserve is not affect by AD

Apply for Education Benefits

- You can and should apply before you enroll in school
  - For all GI Bill benefits
  - Use VONAPP from the e-Benefits (www.ebenefits.va.gov)
- Certificate of Eligibility will include the following information:
  - Benefit level
  - Months of entitlement
  - End date of eligibility
- Be prepared to provide name, DOB, address, SSN, branch, service dates, banking information & high school graduation date



Avoid Debt

- VA Pays tuition and fees
  - Directly to school on your behalf
  - You are responsible for any debt incurred while receiving benefits under Post 9-11 GI Bill
- How can debt incur?
  - Decrease credit hours (drop a class, leave school) can cause an overpayment to occur
  - If the school refunds money, it will be credited to you, not the VA
  - Debt is created with the VA
  - You are responsible for the debt
- Debt Management Center
  - 1-800-827-0648
  - Dmc.ops@va.gov

Web Exploration Activity

Explore the answers to the following questions and record the answers on the College Comparison Chart.

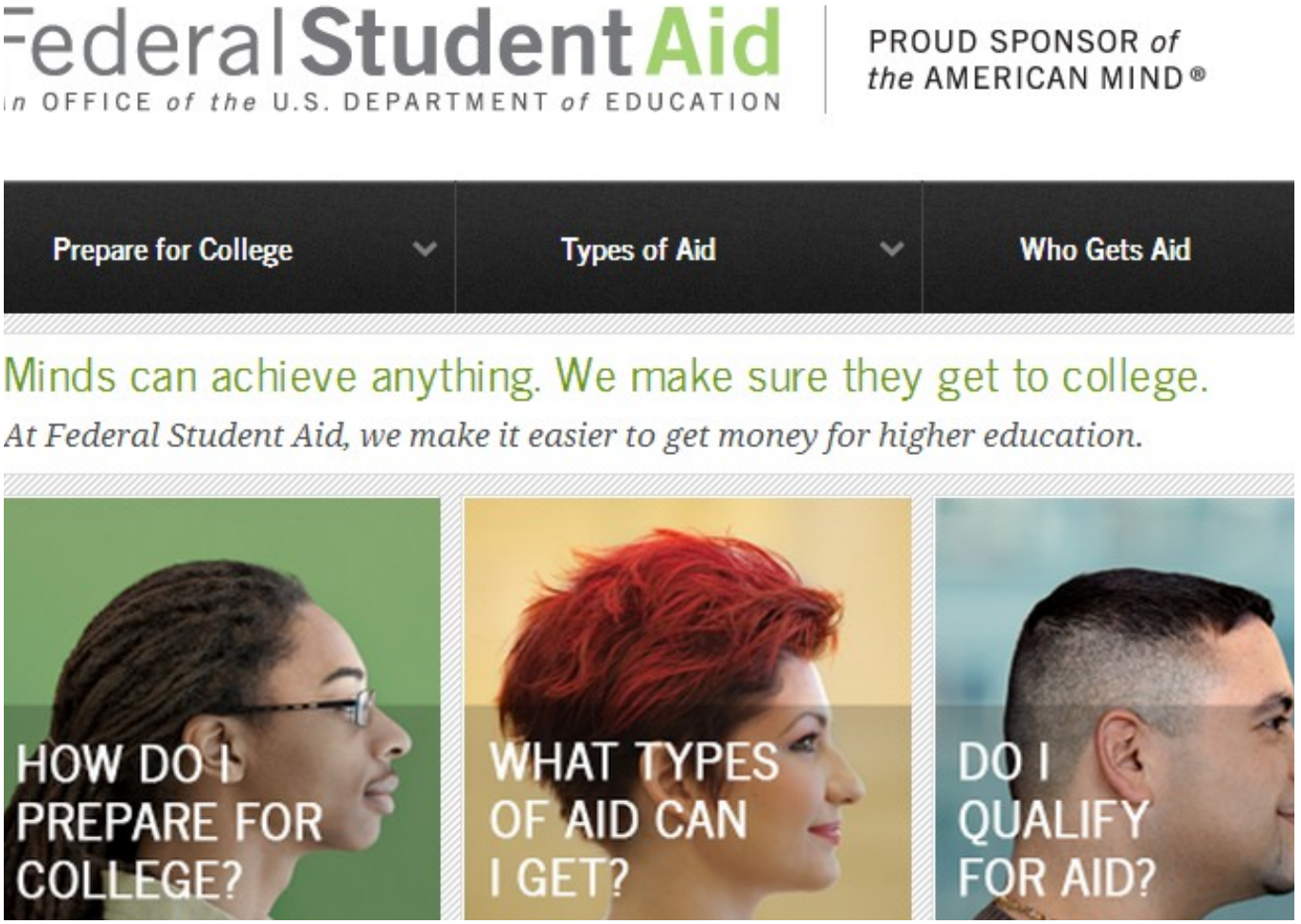
1) Will you be paying In-State or Out-of-State Tuition?
www.studentveterans.org

2) Use the GI Bill Comparison Tool to research the following:

- Does your school accept the GI Bill? Who is the Certifying Official or Veterans' Representative at the school?
- Is your school a Yellow Ribbon School?

www.ebenefits.va.gov/gibill/comparison

3) Visit the E-Benefits page, enroll and complete the


Federal Student Aid
an OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®
Prepare for College
Types of Aid
Who Gets Aid
Minds can achieve anything. We make sure they get to college.
At Federal Student Aid, we make it easier to get money for higher education.
HOW DO I PREPARE FOR COLLEGE?
WHAT TYPES OF AID CAN I GET?
DO I QUALIFY FOR AID?

www.studentaid.ed.gov/types

Types of Federal Financial Aid

- Grants
  - Money which has no expectation of being repaid
  - Most are need based and amount is determined by expected family contribution
- Work-Study
  - A job is given, generally within the university to help provide money for expenses.
- Loans
  - Most common type of financial aid
  - Must be repaid
  - Understand which loan you are accepting
  - Good resource for all student aid can be found at:

www.studentaid.gov

Grants

GRANTS ARE NOT LOANS

- Federal Grants
  - Federal Pell Grant
    - Foundation of Federal Financial Aid
  - Federal Supplemental Education Opportunity Grant
    - Exceptional Financial Need
- Other Grants
  - TEACH Grant
  - Part-Time Jobs

Work Study

- Available for full-time or part-time students
- Apply with your regional VA office or the college
- Check with your college for application procedures
- Federal Work Study Program
  - https://studentaid.ed.gov/types/work-study
- VA Work Study Program
  - http://www.benefits.va.gov/gibill/workstudy.asp

Student Loans

- Direct Stafford
  - Direct Subsidized Loans
    - Undergraduate
      - With Need
  - Direct Unsubsidized Loans
    - Undergraduate and Graduate
      - Regardless of Need
  - Direct PLUS Loans
    - Graduate and Professional Degree
      - Good Credit History
- Federal Perkins Loans

Federal Student Loans

*****YOU MUST REPAY YOUR STUDENT LOANS*****

- Even if you don't complete your education
- Cannot find a job in your field
- Are not happy with the education

For information about loan forgiveness, cancellation or discharge contact:

http://studentaid.ed.gov/repay-loans/forgiveness-cancellation

http://studentaid.ed.gov/repay-loans

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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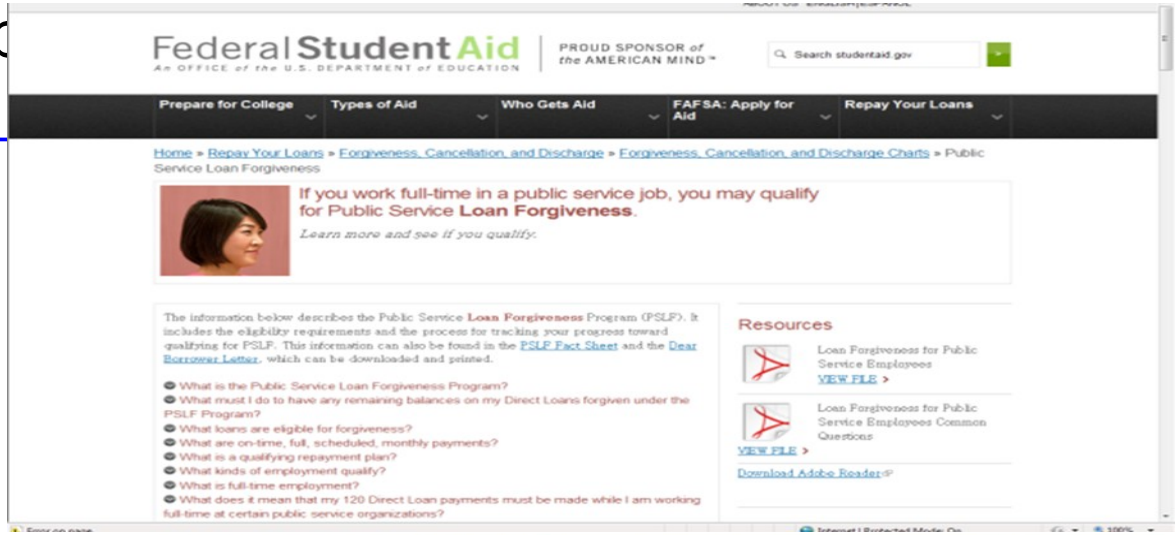
Public Service Loan Forgiveness

Certain positions, or careers, offer loan forgiveness

- Used to encourage college graduates to work in the public sector
- Only used for Direct Loans
- A full listing of careers is listed on the web

www.


Federal Student Aid
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Search studentaid.gov
Prepare for College
Types of Aid
Who Gets Aid
FAFSA: Apply for Aid
Repay Your Loans
Home » Repay Your Loans » Forgiveness, Cancellation, and Discharge » Forgiveness, Cancellation, and Discharge Charts » Public Service Loan Forgiveness
If you work full-time in a public service job, you may qualify for Public Service Loan Forgiveness.
Learn more and see if you qualify.
The information below describes the Public Service Loan Forgiveness Program (PSLF). It includes the eligibility requirements and the process for tracking your progress toward qualifying for PSLF. This information can also be found in the PSLF Fact Sheet and the Dear Borrower Letter, which can be downloaded and printed.
What is the Public Service Loan Forgiveness Program?
What must I do to have any remaining balances on my Direct Loans forgiven under the PSLF Program?
What loans are eligible for forgiveness?
What are on-time, full, scheduled, monthly payments?
What is a qualifying repayment plan?
What kinds of employment qualify?
What is full-time employment?
What does it mean that my 120 Direct Loan payments must be made while I am working full-time at certain public service organizations?
Resources
Loan Forgiveness for Public Service Employees
VIEW FILE
Loan Forgiveness for Public Service Employees Common Questions
VIEW FILE
Download Adobe Reader

FAFSA

- Free Application for Federal Student Aid
  - https://fafsa.ed.gov/
- Be familiar with these types of predatory practices:
  - Websites that purport to be approved by the federal government as an official lender
  - Businesses that call or email you asking you to apply for financial aid
  - Scholarship searches that ask you to pay upfront
  - Schools that promise a degree with little to no class-time
  - Unaccredited schools claiming accreditation

Complete your FAFSA

Outside of Class

- You will need:
  - Social Security number
  - Your driver's license number (if any)
  - Most recent W-2 forms
  - Most recent federal income tax returns (or estimates)
  - Bank statements
  - Alien registration number
  - FAFSA PIN

Online Help

www.studentaid.gov/completefafs

Web Exploration Activity

Complete the following tasks:

1) Create a FAFSA PIN
   - www.pin.ed.gov
2) Complete the FAFSA (may need to be done after class)
3) Research Federal Student Loan interest rates

www.studentaid.ed.gov/types/loans/interest-rates

FAFSA: Things to Know

- You are Independent
  - Eligibility based on Military Income
- Expected Family Contribution (EFC)
  - Calculated by Family Size, Income and Assets
- Unmet Need
  - Cost – EFC = Financial Need
- Complete FAFSA
  - Annually, does not renew automatically
- Transfer?
  - Aid does not transfer to different schools
    - Must complete a NEW FAFSA

Student Aid Report (SAR)

- SAR
  - Print the FAFSA Summary and confirmation page from the web after completion of FAFSA
  - SAR will be sent by email or mail (if no email was provided)
    - Summarizes FAFSA
    - Contains EFC
    - Data Release Number (DRN), allows the school to retrieve SAR information
    - PIN
- Review SAR

Benefits Determination

- Based Upon
  - Financial Need
  - Cost of Attendance
  - Enrollment Status
    - **Full time:** 12 hours per semester or quarter hour equivalent
    - **Three Quarters time:** 11-9 hours
    - **Half time:** 8-6 hours
    - **Less than half time:** 5 hours or less

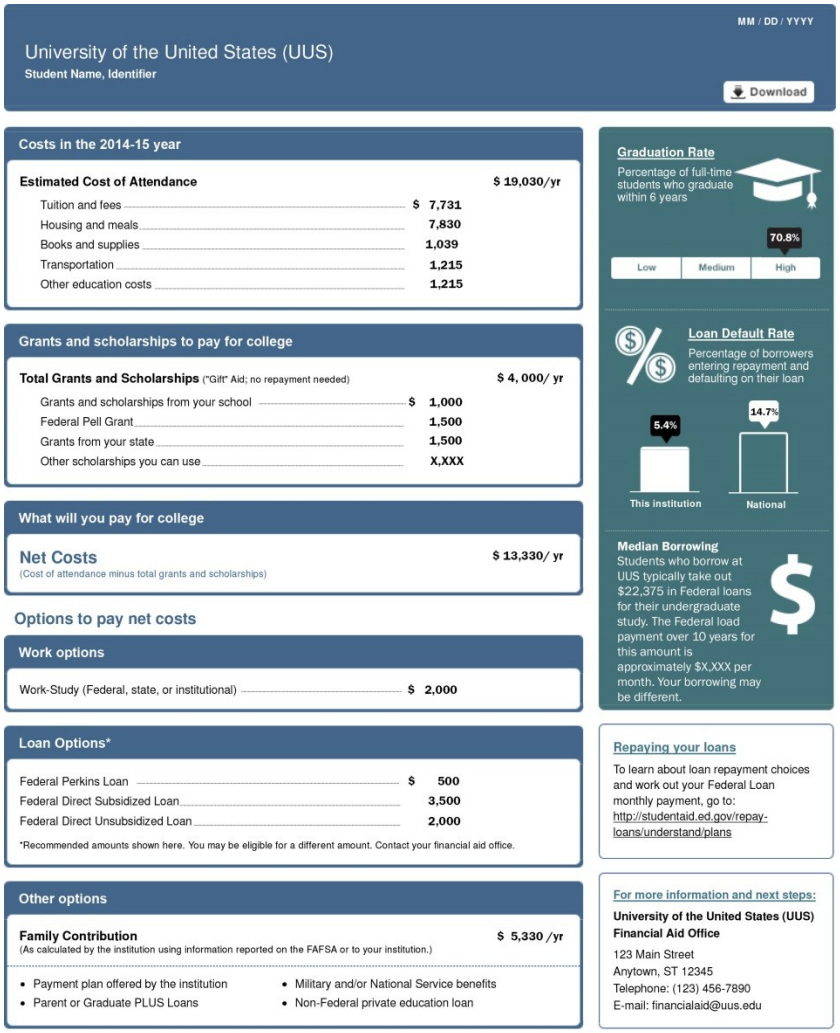
Eligibility Notification

- Award Letter
  - Financial Aid Shopping Sheet
    - Show the total cost of school and a combination of financial aid types
    - Based on need and affordability
  - Complete Financial Aid Package
    - Follow the school's direction on how to accept aid and the receiving process
- Talk to Financial Aid Office if you have any questions

Financial Aid Shopping Sheet

- Understand educational costs
- Compare financial aid awards

www.studentaid.ed.gov/fafsa/next-steps/comparing-aid-offers



MM / DD / YYYY

University of the United States (UUS)

Student Name, Identifier

Download

Costs in the 2014-15 year

Estimated Cost of Attendance	$ 19,030/yr
Tuition and fees	$ 7,731
Housing and meals	7,830
Books and supplies	1,039
Transportation	1,215
Other education costs	1,215

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)	$ 4, 000/ yr
Grants and scholarships from your school	$ 1,000
Federal Pell Grant	1,500
Grants from your state	1,500
Other scholarships you can use	X,XXX

What will you pay for college

Net Costs $ 13,330/ yr

(Cost of attendance minus total grants and scholarships)

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	$ 2,000

Loan Options*

Federal Perkins Loan	$ 500
Federal Direct Subsidized Loan	3,500
Federal Direct Unsubsidized Loan	2,000

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution $ 5,330 /yr

(As calculated by the institution using information reported on the FAFSA or to your institution.)

- Payment plan offered by the institution
- Parent or Graduate PLUS Loans
- Military and/or National Service benefits
- Non-Federal private education loan

Graduation Rate

Percentage of full-time students who graduate within 6 years

70.8%

Low | Medium | High

Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan

5.4% This institution

14.7% National

Median Borrowing

Students who borrow at UUS typically take out $22,375 in Federal loans for their undergraduate study. The Federal load payment over 10 years for this amount is approximately $X,XXX per month. Your borrowing may be different.

Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repay-loans/understand/plans

For more information and next steps:

University of the United States (UUS) Financial Aid Office

123 Main Street
Anytown, ST 12345
Telephone: (123) 456-7890
E-mail: financialaid@uus.edu

Servicemembers Civil Relief Act (SCRA)

Any student loan taken out by the Servicemember for educational purposes prior to serving on active duty will have the interest rate capped at 6%.

- Should happen automatically with federal loans
- Contact your loan company and request the cap (reference SCRA) with private loans

Non-Federal Grants and Scholarships

- Qualifications
  - Academic achievement
  - Religious affiliation
  - Ethnic heritage
  - Community activities
  - Athletic ability
  - Hobbies and special interests
  - Military/Veteran affiliations and organizations

www.studentaid.ed.gov/scholarship

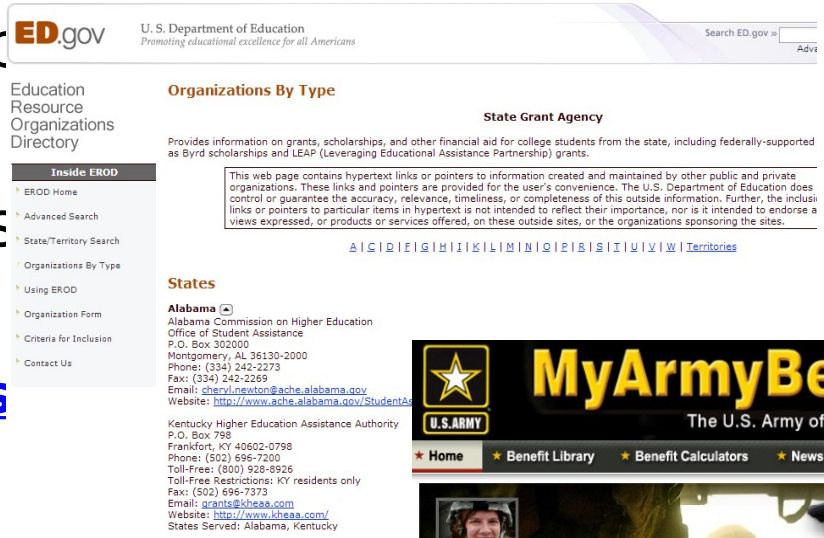
www.finaid.org

State Aid

- Each State Different
  - Scholarship
  - Loans
  - Fellowships

www.ed.gov/s

http://myarmybenefits.us.a


ED.gov
U. S. Department of Education
Promoting educational excellence for all Americans
Search ED.gov »
Education Resource Organizations Directory
Inside EROD
EROD Home
Advanced Search
State/Territory Search
Organizations By Type
Using EROD
Organization Form
Criteria for Inclusion
Contact Us
Organizations By Type
State Grant Agency
Provides information on grants, scholarships, and other financial aid for college students from the state, including federally-supported as Byrd scholarships and LEAP (Leveraging Educational Assistance Partnership) grants.
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A | C | D | F | G | H | I | K | L | M | N | O | P | R | S | T | U | V | W | Territories
States
Alabama
Alabama Commission on Higher Education
Office of Student Assistance
P.O. Box 302000
Montgomery, AL 36130-2000
Phone: (334) 242-2273
Fax: (334) 242-2269
Email: cheryl.newton@ache.alabama.gov
Website: http://www.ache.alabama.gov/StudentAs
Kentucky Higher Education Assistance Authority
P.O. Box 798
Frankfort, KY 40602-0798
Phone: (502) 696-7200
Toll-Free: (800) 928-8926
Toll-Free Restrictions: KY residents only
Fax: (502) 696-7373
Email: grants@kheaa.com
Website: http://www.kheaa.com/
States Served: Alabama, Kentucky

MyArmyBenefits
The U.S. Army official benefits website
U.S.ARMY
Home
Benefit Library
Benefit Calculators
News
Help
Español
SEARCH
CALCULATE YOUR SURVIVOR BENEFITS
Estimate your survivor benefit annuity stream to help plan your family's financial future.
Use the "what if" feature to see how life events change the income stream. MORE
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
SPECIAL MODULES
Wounded, Ill and Injured
Casualty Operations
Multimedia
DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
REGISTER FOR DS LOGON
NEED BENEFITS HELP?
Contact our counselors
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
Please select...
GO

Scholarships through Your Institution

- Seek out scholarships via your institution
- Ensure you meet deadlines
- Well written scholarship applications
  - Include the “Unique” you
  - Experiences and accomplishments
  - Have someone review your application
    - Spelling, grammar, and formatting

www.studentaid.gov/scholarships

Private Loans

- Consider Private Loans as a Last Resort
  - Only after all federal options exhausted
  - Aggressively marketed
  - Higher interest rates
  - Penalty fees for prepayment
  - Be sure to compare rates and companies

Graduate with Less Debt

- Plan Ahead – Less Expensive Options
  - Community Colleges
  - Transfer Credits
  - In-State vs. Out-of-State Tuition
- Loans can quickly add up – stay informed on the amount borrowed and the repayment amount

  www.studentaid.ed.gov/repay-loans

  www.consumerfinance.gov

Web Exploration Activity

Research the following information and note information on the College Comparison Chart.

1) Find one Veterans scholarship you can apply for
2) Find one state scholarship you can apply for
3) Find one “other” scholarship you can apply for
4) Visit www.studentaid.ed.gov/repay-loans to gain understanding of repayment options
5) Read the following article by the Federal Trade Commission “8 Questions to Ask When Choosing a College After Military Service”
   http://www.consumer.ftc.gov/articles/0395-choosing-college

Avoid Scams and Misinformation

- Avoid pitfalls – be an informed consumer
  - Save your money:
    - Don’t pay to help find money for college
    - Don’t pay for the FAFSA
  - Save your Identity:
    - Reduce risk when applying for aid
    - Keep personal information safe
  - Report Fraud and Identity Theft
    - Utilize Postsecondary Education Complaint System
    - Report financial aid fraud
    - Report fraudulent activity by college
    - Report identity theft.

Section 4: Admissions Requirements

Competency

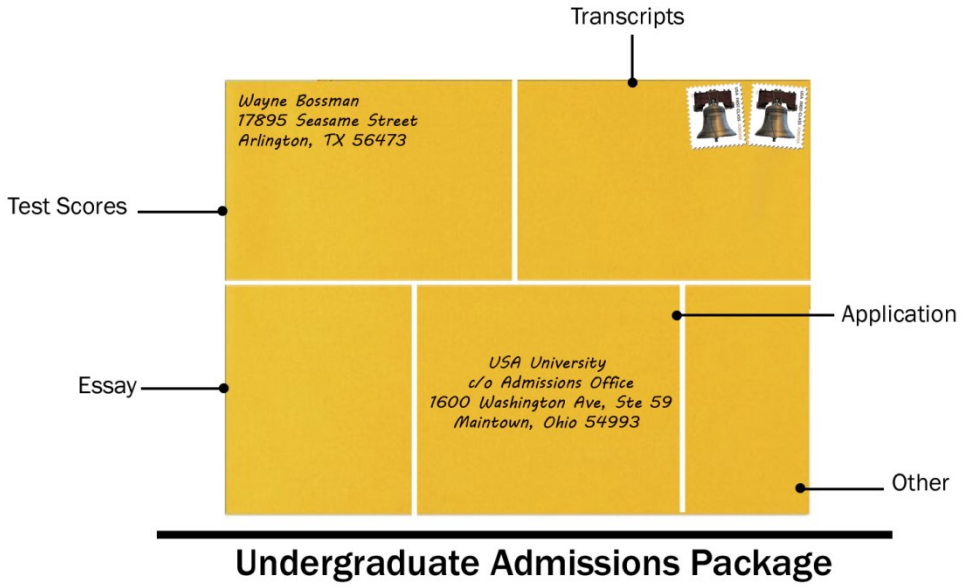
- Demonstrate Practical Application of Education Knowledge and Skills
- Begin Completion of Admissions Application Packages

Learning Objectives

- Research Criteria for Admissions
- Identify Contact Information for Admissions and Veterans Liaison
- Draft Application Package

Admission Requirements
Graduate and Undergraduate

- Each Institution Has Specific Requirements
  - Become familiar with all requirements
  - Gather information and develop a plan



Web Exploration Activity

Gather Information and Document on the College Comparison Chart

1) Bookmark and identify key pages
   - Admission
   - Financial Aid
   - Military Services
   - Disability Services

2) Locate the admission application and submission deadlines

3) List key dates and deadlines on College Comparison Chart
   - Application deadline
   - Financial Aid deadline

4) Connect with Veterans support

Required Admissions Exams Undergraduate

- Identify Types of Exams Accepted for Admissions
  - SAT, ACT, Wonderlic Cognitive Ability Test
  - Determine if you are exempt
  - Prepare for exam, if needed for admission
  - Study guide available to Servicemembers:

    www.nelnetsolutions.com/dod

    www.actstudent.org/testprep

    www.collegeboard.org/mysat

Required Admissions Exams Graduate

Determine which Exam is Required for Application to Graduate Program

- Graduate Record Exam (GRE)
- Graduate Management Admission Test (GMAT)
- Praxis
- Medical College Admission Test (MCAT)
- Law School Admission Test (LSAT)
- Dental Admission Test (DAT)

Many testing agencies have study guides available.

www.ets.org/gre; www.mba.com; www.ets.org/praxis

Web Exploration Activity

- Use the Undergraduate or Graduate Application for Admission Checklist to track completion of each task.
  - **Use College Comparison Chart or institution's website to complete the checklist and determine what still needs to be completed. Be sure to identify the following:**
    - Admission deadlines
    - Appropriate testing facility
    - Test dates and test prep tools
    - Veteran Liaison or service center

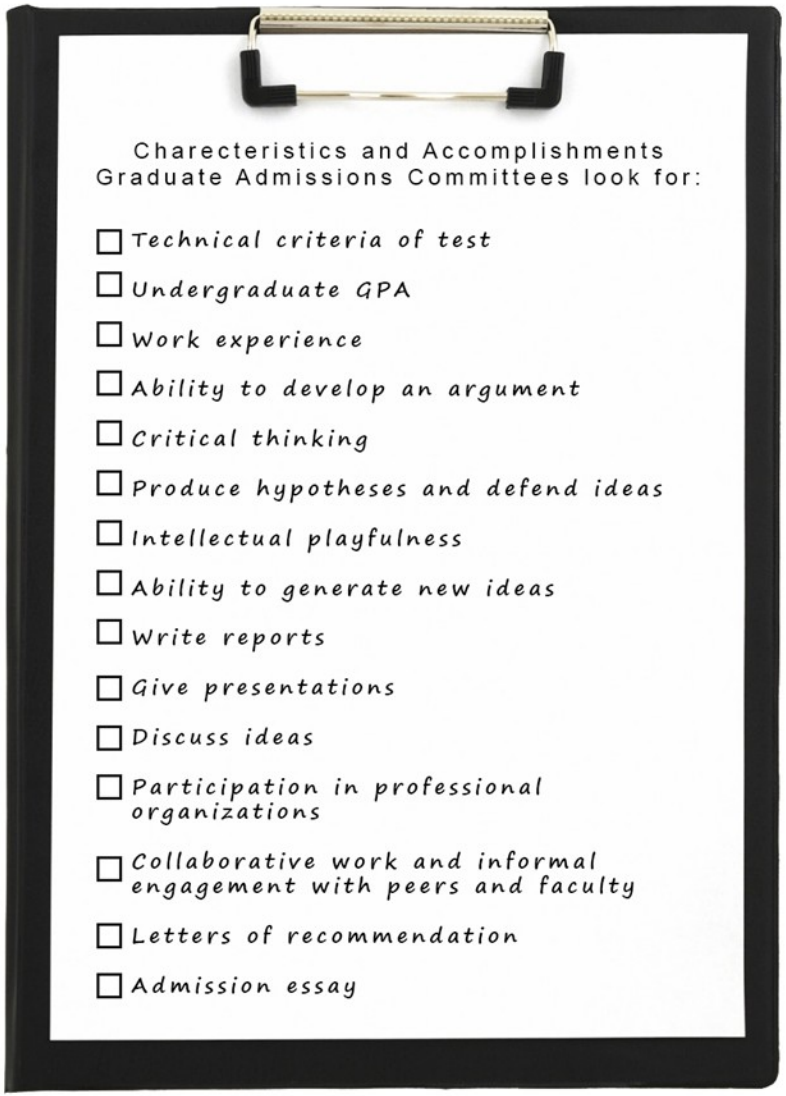
Undergraduate and Graduate Application for Admission Checklist

Web Exploration Activity

Program of Study - Undergraduate and Graduate

- Review materials regarding your military transcripts
- Review transfer credit information for institution
- Compare your transcripts with intended program of study
- Find contact information for key departmental personnel
  - Advisors, chair, faculty, School Certifying Official
- Request a pre-evaluation of transcripts of school policy permits

Graduate Admissions Committees



What qualities, characteristics, and accomplishments do Graduate Admissions Committees look for in applicants?

Career Readiness Standard
Undergraduate and Graduate Student

- Complete an individual assessment tool to assess aptitudes, interests, strengths, or skills
- Complete a comparison of higher education institutions
- Complete an application for admission or received an acceptance letter from a higher education institution
- Confirm one-on-one counseling with a higher education institution advisor via phone, email, or letter.
- Update ITP Education Block

Course Overview

- Section 1: Personal and Career Goals
- Section 2: Higher Education Selection Factors
- Section 3: Funding Factors
- Section 4: Admission Requirements

Next Steps

- Complete College Comparison Chart
- Apply for Admission to selected school
- Schedule Capstone Appointment
- Complete the Transition GPS Participant Assessment for the **Accessing Higher Education** track

www.dmdc.osd.mil/tgpsp/